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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/839,838
	Filing Date	04/23/2001
	First Named Inventor	Marwan Ahmed Harara
	Art Unit	3691
	Examiner Name	Kazimi, Hani M
Total Number of Pages in This Submission	Attorney Docket Number	N/A

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks Please find enclosed Third Supplemental Amendment and Response in response to the third Notice of Non-Compliant Amendment (37 CFR 1.121) that was issued on October 11, 2006.		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	Marwan Ahmed Harara, In pro se		
Signature			
Printed name	Marwan Ahmed Harara		
Date	November 6, 2006	Reg. No.	

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

HARARA, MARWAN AHMED

Application No.: 09/839,838

Filed: April 23, 2001

For: METHOD AND MEANS FOR
CONDUCTING CASHLESS FINANCIAL
TRANSACTIONS

Art Unit: 3624

Examiner: Hani Kazimi

**THIRD SUPPLEMENTAL AMENDMENT
AND RESPONSE TO FINAL OFFICE
ACTION**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This Third Supplemental Amendment and Response is filed in response to the third Notice of Non-Compliant Amendment (37 CFR 1.121) that was issued on October 11, 2006.

Applicant filed on July 18, 2006, Applicant's Second Supplemental Amendment and Response in response to the second Notice of Non-Compliant Amendment (37 CFR 1.121) that was issued on June 29, 2006.

Application No. 09/839,838
Amendment Dated November 5, 2006
Reply to Final Office Action of September 13,
2005

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The second Notice of Non-Compliant Amendment of June 29, 2006, was issued in reply to Applicant's First Supplemental Amendment and Response of April 15, 2006.

Applicant's First Supplemental Amendment and Response of April 15, 2006, was in response to the first Notice of Non-Compliant Amendment (37 CFR 1.121) that was issued on March 24, 2006.

The first Notice of Non-Compliant Amendment (37 CFR 1.121) of March 24, 2006, was in reply to Applicant's Request for Continued Examination and Amendment and Response of December 21, 2005, to the Final Office Action mailed on September 13, 2005.

Please reconsider the application in light of the following revised amendments and remarks.

Amendments to the Specification begin on page 3 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 5 of this paper.

Remarks/Arguments begin on page 7 of this paper.